

**UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA  
ERIE DIVISION**

In re:	Case No. 18-10572TPA
CHRISTINA MARIA POWELL	
Debtor(s)	

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/07/2018.
- 2) The plan was confirmed on 08/16/2018.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 01/10/2019.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 06/04/2021.
- 6) Number of months from filing to last payment: 36.
- 7) Number of months case was pending: 41.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$12,932.72.
- 10) Amount of unsecured claims discharged without payment: \$83,705.45.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$41,868.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$41,868.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$3,000.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,214.38
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$5,214.38**

Attorney fees paid and disclosed by debtor: \$1,000.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Unsecured	0.00	2,102.75	2,102.75	84.27	0.00
ALLY FINANCIAL(*)	Secured	14,706.00	12,775.00	12,775.00	12,775.00	1,280.59
AMERICAN EXPRESS NATIONAL BA	Unsecured	3,760.00	3,880.49	3,880.49	155.51	0.00
BANK OF AMERICA NA**	Secured	41,410.00	41,463.44	0.00	18,503.01	0.00
BANK OF AMERICA NA**	Secured	0.00	1,618.66	1,618.66	1,618.66	0.00
CAPITAL ONE NA**	Unsecured	3,186.00	3,186.33	3,186.33	127.70	0.00
CAPITAL ONE**	Unsecured	3,362.00	NA	NA	0.00	0.00
CREDIT FIRST NA*	Unsecured	1,484.00	1,484.22	1,484.22	59.48	0.00
DEPARTMENT STORES NATIONAL B	Unsecured	3,658.00	3,658.33	3,658.33	146.61	0.00
DISCOVER BANK(*)	Unsecured	7,368.00	7,368.12	7,368.12	295.28	0.00
ECAST SETTLEMENT CORP	Unsecured	2,568.00	2,419.05	2,419.05	96.95	0.00
ECAST SETTLEMENT CORP	Unsecured	5,569.00	5,249.85	5,249.85	210.39	0.00
ECAST SETTLEMENT CORP	Unsecured	3,325.00	3,141.64	3,141.64	125.91	0.00
ECAST SETTLEMENT CORP	Unsecured	2,313.00	2,087.85	2,087.85	83.67	0.00
ECAST SETTLEMENT CORP	Unsecured	6,254.00	5,229.05	5,229.05	209.56	0.00
ECAST SETTLEMENT CORP	Unsecured	1,178.00	974.81	974.81	39.07	0.00
ECAST SETTLEMENT CORP	Unsecured	3,727.00	3,430.22	3,430.22	137.47	0.00
FIGI'S COMPANIES INC++	Unsecured	68.89	NA	NA	0.00	0.00
GETTINGTON (ISSUED BY WEBBANK	Unsecured	1,618.00	NA	NA	0.00	0.00
LVNV FUNDING LLC, ASSIGNEE	Unsecured	689.00	724.23	724.23	29.03	0.00
MASSEYS	Unsecured	268.32	283.32	283.32	11.36	0.00
MERRICK BANK	Unsecured	1,443.00	1,349.29	1,349.29	54.07	0.00
MIDNIGHT VELVET	Unsecured	345.58	352.20	352.20	14.12	0.00
NCP FINANCE OHIO	Unsecured	15,000.00	NA	NA	0.00	0.00
ONE MAIN FINANCIAL SERVICES INC	Unsecured	10,080.00	10,723.40	10,723.40	429.74	0.00
STAPLES++	Unsecured	1,538.00	NA	NA	0.00	0.00
SYNCHRONY BANK	Unsecured	1,497.07	1,454.09	1,454.09	58.27	0.00
TD BANK USA NA**	Unsecured	1,333.00	1,371.82	1,371.82	54.97	0.00
THD/CBSD	Unsecured	906.00	NA	NA	0.00	0.00
VCSO OF OHIO INC	Unsecured	1,220.64	1,253.18	1,253.18	50.22	0.00
WEBBANK-FINGERHUT	Unsecured	1,897.00	NA	NA	0.00	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
WISCONSIN CHEESEMAN	Unsecured	67.68	67.68	67.68	2.71	0.00

**Summary of Disbursements to Creditors:**

	Claim Allowed	Principal Paid	Interest Paid
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$18,503.01	\$0.00
Mortgage Arrearage	\$1,618.66	\$1,618.66	\$0.00
Debt Secured by Vehicle	\$12,775.00	\$12,775.00	\$1,280.59
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$14,393.66</b>	<b>\$32,896.67</b>	<b>\$1,280.59</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$61,791.92</b>	<b>\$2,476.36</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$5,214.38</u>
Disbursements to Creditors	<u>\$36,653.62</u>
<b>TOTAL DISBURSEMENTS :</b>	<b><u>\$41,868.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 11/05/2021

By: /s/ Ronda J. Winneccour

Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.